

BOOK

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STATE OF MISSISSIPPI

POWER OF ATTORNEY FOR A SPECIFIC PURPOSE

FEB 4 1 09 PM '90

STATE OF LOUISIANA
PARISH OF RAPIDESBK 76 PG 505
W.E. DAVIS, CLK.

KNOW ALL MEN BY THESE PRESENTS, that I, Royce C. McNeal, Jr., President of Southern Mortgage Company, 1403 D-1 Metro Drive, Alexandria, Louisiana, a citizen of the United States, do hereby make, constitute and appoint Roger M. Tubbs, Attorney, of Lee County, Mississippi, my true and lawful attorney-in-fact, for me and on my behalf and in my place and stead for my use and benefit for the sole purpose as set forth below:

1. To execute, endorse and transfer any and all Notes, Assignments, Limited Powers of Attorney and like documents on behalf of Southern Mortgage Company, Southern Mortgage Company, Inc., d/b/a Heritage Mortgage Company, Southern Mortgage Company, Inc. and Heritage Mortgage Company, Inc.

2. This instrument is to be construed and interpreted as a restricted power of attorney only. The enumeration of specific rights, acts, or powers herein is intended to and does limit and restrict, and is to be construed and interpreted as limiting and restricting the powers herein granted to said attorney-in-fact.

3. This Power of Attorney shall not be affected by the subsequent disability or incompetence of the principal.

4. The rights, powers and authority of said attorney-in-fact herein granted shall commence and be in full force and effect on 9-10-97, and such rights, powers and authority shall remain in full force and effect thereafter until the date of the death of the principal or upon written notice by the principal to the person herein appointed.

Dated this the 10 th day of September, 1997.

SOUTHERN MORTGAGE COMPANY

Royce C. McNeal, Jr.
ROYCE C. MCNEAL, JR., President

STATE OF LOUISIANA
PARISH OF RAPIDES

Personally appeared before me, the undersigned authority in and for the State and County aforesaid, Royce C. McNeal, Jr., who acknowledged that he is the President of Southern Mortgage Company, a corporation, and that for and on behalf of said corporation states on his oath that he signed and delivered the foregoing Power of Attorney on the day and year therein mentioned as his voluntary act and deed after first being authorized to do so.

Given under my hand, this the 10 th day of September, 1997.

Kathy Brown
NOTARY PUBLIC

My Commission Expires:

at death

Prepared By:

ROGER M. TUBBS
ATTORNEY AT LAW
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TUPELO, MS 38801
601-842-2146